

What is claimed is:

1. A system for offering financial instruments to pre-qualified consumers, comprising:
 - a receiving unit for receiving information from a consumer, each consumer
 - 5 having a unique identifier;
 - a first interface unit for interfacing with the receiving unit and for communicating at least some of the information to portions of the system; and
 - a second interface unit for communicating at least some consumer data to at least one third party,
 - 10 wherein at least one third party accesses a pre-qualified consumer database comprising a plurality of first consumer files, each first consumer file linked to a unique consumer identifier, where the first consumer files comprise at least one pre-qualified financial instrument associated with a financial institution, wherein further a consumer having a unique identifier who contacts the system is offered at least one of the pre-
 - 15 qualified financial instruments stored in the first consumer file that is linked to the unique identifier of the consumer.
2. The system of claim 1, wherein the unique identifier is determined from at least some of the information received from the consumer
3. The system of claim 1, wherein the first interface unit comprises a human operator.
- 20 4. The system of claim 1, wherein the first interface unit comprises a processor programmed with CTI and a voice response unit.

5. The system of claim 1, wherein the first consumer file further comprises authentication information.
6. The system of claim 1, wherein the consumer data comprises authentication information.
7. The system of claim 6, wherein the authentication information comprises a calling
5 telephone number, a “cookie,” a PIN, a password, a biometric, fingerprints, retinal scan, DNA, facial matching or any other information known or held by the consumer that can be used to authenticate the identity of the consumer.
8. The system of claim 1, wherein the third party accesses a suppression database
10 comprising a plurality of second consumer files, each of the second consumer files linked to a unique consumer identifier, wherein the second consumer files comprise suppression information, wherein further the consumer is offered at least one of the pre-qualified financial instruments stored in the first consumer file that is linked to the unique identifier of the consumer only if there is no suppression information in the second consumer file that is linked to the unique identifier of the consumer.
- 15 9. The system of claim 8, wherein the suppression information comprise at least one of credit rating of the consumer, income level of the consumer, debt level of the consumer, payment history of the consumer, bankruptcy filings and indications that the consumer has opted out of the sharing of personal information for marketing purposes.
10. The system of claim 1, wherein further the consumer is offered the financial instrument
20 only if the most recent credit rating of the consumer as determined substantially at the time of receiving the consumer information compares favorably to a pre-determined threshold credit rating.

11. The system of claim 1, wherein further the consumer is offered the financial instrument only if the consumer agrees to any terms and conditions associated with the financial instrument.

12. A system for offering financial instruments to pre-qualified consumers, comprising:

5 a receiving unit for receiving information from a consumer, each consumer having a unique identifier;

an interface unit for interfacing with the receiving unit and for communicating at least some of the information to portions of the system;

10 a data processor in communication with the interface unit for processing at least some of the information;

a pre-qualified consumer database comprising a plurality of first consumer files, each first consumer file linked to the unique consumer identifier of a consumer, where the first consumer files comprise at least one pre-qualified financial instrument;

15 a suppression database comprising a plurality of second consumer files, each of the second consumer files linked to the unique consumer identifier of a consumer, wherein the second consumer files comprise suppression information;

wherein a consumer having a unique identifier who contacts the system is offered at least one of the pre-qualified financial instruments stored in the first consumer file that is linked to the unique identifier of the consumer if there is no suppression information in the second consumer file that is linked to the unique identifier of the consumer.

20 13. The method of claim 12, further comprising determining the unique identifier of the consumer from at least some of the information received from the consumer.

14. A method for offering financial instruments to pre-qualified consumers, comprising:

receiving information related to personal identification information of a consumer;

inquiring a third party based on the received information related to the consumer

5 personal identification information whether the consumer has been pre-qualified for a financial instrument, the financial instrument associated with a financial institution; and

offering the consumer the financial instrument for which he or she is pre-qualified, if the third party confirms that the consumer is pre-qualified for a financial instrument,

10 wherein the third party maintains consumer information relating to consumer pre-qualification for financial instruments, wherein further the standards for the consumer pre-qualification are set by the financial institution.

15. The method of claim 14, wherein pre-qualification of the consumer comprises checking at least one of the credit rating of the consumer, the income level of the consumer, the
15 debt level of the consumer and the payment history of the consumer with the financial institution.

16. The method of claim 15, wherein pre-qualification of the consumer occurs prior to receipt of the consumer contact.

17. The method of claim 16, wherein the third party maintains consumer information in files
20 indexed by a unique identifier.

18. The method of claim 17, wherein the unique identifier relates to the personal identification information of the consumer.

19. The method of claim 18, further comprising offering the financial instrument to the consumer only if the consumer credit rating substantially at the time of the consumer contact meets or exceeds a pre-determined condition.
20. The method of claim 19, wherein the financial instrument comprises any financial instrument for which credit information relating to the consumer is predictive.
21. The method of claim 20, wherein the financial instrument comprises at least one of a car loan, boat loan, loan on investment property, margin account, business loan, second mortgage, home equity line of credit, consumer loan, transaction card, credit card, loyalty card, co-branded credit card, debit card, rewards card, smart card, mutual fund or insurance.
22. The method of claim 21, wherein the consumer is offered the financial instrument only if one or more pre-determined conditions related to the purpose or channel of the consumer contact are met.
23. The method of claim 22, wherein the purpose of the consumer contact comprises a purchase from a merchant.
24. The method of claim 22, wherein the channel of the consumer contact comprises one of a communication from a business partner of the financial institution or a communication directly to the financial institution.
25. The method of claim 24, wherein the channel of the consumer contact further comprises one of a telephone call or contact over a computer network.

26. The method of claim 25, further comprising offering the financial instrument only upon the acceptance of any terms and conditions related to the financial instrument by the consumer.

27. The method of claim 25, further comprising offering the financial instrument to the consumer only if the identity of the consumer is authenticated.

28. The method of claim 27, wherein authenticating the consumer comprises favorable comparison of stored consumer information to consumer information received substantially at the time of consumer contact.

29. The method of claim 28, wherein the consumer information received substantially at the time of consumer contact comprises at least one of a calling telephone number, a PIN, a password, a biometric or any other information known or held by the consumer and generally not known to the public that can be used to authenticate the consumer.

30. The method of claim 28, wherein authentication is performed by the third party.

31. A method for offering financial instruments to pre-qualified consumers, comprising:

receiving information related to personal identification information of a consumer;

inquiring a third party based on the received information related to the consumer personal identification information whether the consumer has been pre-qualified for a financial instrument, the financial instrument associated with a financial institution; and

offering the consumer the financial instrument for which he or she is pre-qualified, if the third party confirms that the consumer is pre-qualified for a financial instrument,

wherein the third party maintains consumer information relating to consumer pre-qualification for financial instruments, wherein further the standards for the consumer pre-qualification are set by the financial institution, wherein further the financial instrument comprises any financial instrument for which credit information relating to the consumer is predictive.

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